

# **EXHIBIT**

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AGENCY		
Major	Sub	Minor
08693	0000	

LOAN NUMBER:  
0012049227

RENEWAL  
**AMERICAN SECURITY INSURANCE COMPANY**  
**PO BOX 30355, ATLANTA, GEORGIA 30302**  
**RESIDENTIAL PROPERTY**  
**FLOOD COVERAGE**  
**ADDITIONAL INSURED ENDORSEMENT**

02/10/2011

POLICY NUMBER: FLR2105426384

ADDITIONAL INSURED - NAME AND ADDRESS (Street No., City, State, Zip) : NAMED INSURED MORTGAGEE - Name and Address:

JAMES EDWARD RICHARDS  
CINDY L RICHARDS  
P O BOX 349  
DILLONVALE, OH 43917

RBS CITIZENS, N.A.  
ISAOA, ATIMA  
P O BOX 202060  
FLORENCE, SC 29502-2060

1-866-826-4904

POLICY PERIOD :	AMOUNT OF INSURANCE :	\$123,347
EFFECTIVE TIME: 12:01 AM	PROVISION FOR MUNICIPAL INSURANCE PREMIUM TAX	TAX CODE
12 months from: 01/21/2011 to: 01/21/2012		TOTAL TAX AND/OR SURCHARGE
DESCRIBED LOCATION (if different from mailing address above) 107 WATSON ST DILLONVALE, OH 43917	ANNUAL PREMIUM AMOUNT	\$1,110.00
	ANNUAL TOTAL CHARGED	\$1,110.00
MSP-RFL-J (10/88),MSP-R-FL (10/88),MSP-FL-ICC-END (8/00),MSP-R-FL-END-OH (05-08) NOT-OH-R-C(1-97)		

Subject to the terms and provisions of the Mortgage Service Program, Residential Property Mortgagee's Flood Policy, including but not limited to the Residential Property Flood coverage form attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as an Additional Insured with respect to such property, subject to the following additional provisions:

- (a) The above Named Insured Mortgagee is authorized to act for such Additional Insured(s) in all matters pertaining to this insurance including receipt of Notice of Cancellation, and return premium, if any.
- (b) The Named Insured Mortgagee is authorized to advance all funds to be recovered from the Additional Insured(s) for the insurance afforded.
- (c) Loss, if any, shall be adjusted with and payable to the above Named Insured Mortgagee, and the Additional Insured(s) as their interests may appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured Mortgagee and the Additional Insured, at the company's option.

**DEDUCTIBLE**

For all perils, the sum of \$750 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring; however, any building or structure located in the "V" zone or with the elevation of the lowest floor below the Base Flood Elevation (BFE) defined in the Federal National Flood Insurance Program, a \$750 deductible applies. These deductibles shall apply separately to each building or structure.

**THIS POLICY ONLY COVERS BUILDINGS AND STRUCTURES. IT DOES NOT COVER YOUR CONTENTS OR PERSONAL PROPERTY. THIS POLICY IS A LEGAL CONTRACT BETWEEN THE COMPANY AND YOU.**

**STATE EXCEPTIONS**

VA-Section "a" is amended to read: The Named Insured Mortgagee named in item 1 of the policy declaration is authorized to act for such Additional Insured(s) in all matters pertaining to this insurance and returned premiums if any, but excluding receipt of Notice of Cancellation.

**CLAIMS INFORMATION ONLY**

1-800-326-2845

**ALL OTHER INQUIRIES**

1-866-826-4904